

Harvard Medicare Enhance, Health New England MedPlus, Tufts Medicare Complement and UniCare OME Prescription Drug Frequently Asked Questions

1. Q: What is SilverScript Employer PDP sponsored by The Group Insurance Commission?

A: SilverScript Employer PDP sponsored by The Group Insurance Commission (SilverScript) is a Medicare Part D prescription drug plan which is sponsored by the GIC for Medicare-eligible retirees and/or their Medicare-eligible spouse and dependents in the Harvard Medicare Enhance, Health New England MedPlus, Tufts Medicare Complement, and UniCare State Indemnity Plan/Medicare Extension (OME) plans.

SilverScript is offered by SilverScript® Insurance Company which has a contract with Medicare and is affiliated with CVS Caremark®, the GIC's pharmacy benefit manager.

2. Q: What does "Employer PDP" mean?

A: "Employer PDP" is the Medicare terminology for an Employer-provided Medicare Part D Prescription Drug Plan.

3. Q: What does "EGWP" mean?

A: An "EGWP" is an Employer Group Waiver Plan, a Medicare Part D plan provided by an employer. This type of plan is commonly paired with an employer-provided "wrap" plan that provides additional coverage to close the gaps between the standard Medicare Part D plan and the members' current coverage from the employer. With the wrap, the employer-provided EGWP provides greater coverage than a standard Medicare Part D plan.

4. Q: What is Medicare Part D?

A: Medicare Part D is Medicare prescription drug coverage that helps to cover the cost of prescription drugs for anyone who is eligible for Medicare Part A and/or Medicare Part B. It is provided through private insurance companies, health plans or employer plans like the GIC.

5. Q: Why is the GIC changing its prescription drug coverage for all Medicare members?

A: The GIC is moving members of its remaining Medicare supplement plans (Harvard Medicare Enhance, Health New England MedPlus, and Tufts Medicare Complement) to SilverScript so that the Commonwealth and its retirees can save money on rising prescription drug costs while maintaining current benefits.

6. Q: What is the benefit to me as a member of the plan?

A: Prescription drug costs are skyrocketing due to the high cost of new specialty medications and industry consolidation that is helping to drive up the costs of both brand name and generic drugs. The money saved by the GIC through this program can help to maintain your current prescription drug benefits despite these rising costs. Members enrolled in the plan who have limited or low income will now be able to take advantage of special programs, such as Medicare's Extra Help program, that cover some or all of their premium and/or out-of-pocket cost.

7. Q: Who is covered by the GIC's SilverScript plan?

A: To be eligible for SilverScript sponsored by the GIC, you must:

- Be eligible for Medicare Part A for free and enrolled in Medicare Part B; and
- Be a United States citizen or are lawfully present in the United States, and
- Live in the SilverScript service area which is the United States and its territories; and
- Be a GIC retiree, survivor, or a covered spouse/dependent of a GIC retiree; and
- Be enrolled in Harvard Medicare Enhance, Health New England MedPlus, Tufts Medicare Complement or UniCare State Indemnity Plan/Medicare Extension (OME); and
- Continue to pay your Medicare Part B premium, and if required by Medicare because of your income, the Part D surcharge (called the D-IRMAA); and
- Meet and maintain any of the GIC's eligibility requirements for the plan.

8. Q: Does the prescription drug change affect my premiums?

A: Your GIC premiums for coverage effective July 1, 2017 reflect this new program and are lower than they would have been if the GIC did not move your prescription drug benefits to EGWP.

9. Q: How does my income affect what I have to pay for my Medicare coverage?

A: If your modified adjusted gross income reported on your federal tax return is above a certain amount, Medicare requires that you pay an extra amount for your Medicare coverage. It is called an Income-Related Monthly Adjustment Amount or IRMAA. For Medicare Part D, it is referred to as "D-IRMAA."

For 2017, if your modified adjusted gross income from 2015 is over \$85,000 for an individual or \$170,000 for a married couple filing jointly, you must pay this D-IRMAA. You will be notified by Social Security if you have to pay this additional amount. Some people are currently paying an extra amount for their Part B coverage. If so, they most likely will also be required to pay this D-IRMAA.

The D-IRMAA amount is deducted from your Social Security payment or you will be billed by Medicare. **If required, it is important that you pay this additional amount of \$13.30 to \$76.20 month, depending on income.** If you don't, Medicare will disenroll you from the plan. If you are disenrolled from SilverScript, you will lose your GIC medical, prescription drug and behavioral health benefits.

10. Q: How do I enroll in the GIC-sponsored SilverScript plan?

A: You will automatically be enrolled in the GIC-sponsored SilverScript plan by the GIC if you are enrolled in Harvard Medicare Enhance, Health New England MedPlus, Tufts Medicare Complement or the UniCare OME plan.

11. Q: When does my coverage in SilverScript start?

A: Your coverage in SilverScript will begin on **July 1, 2017**, if you are currently eligible for Medicare and enrolled in Harvard Medicare Enhance, Health New England MedPlus, or Tufts Medicare Complement. UniCare OME members were enrolled in this program effective January 1, 2016.

There will be **no interruption in your prescription drug coverage**. You will continue to have your current drug plan coverage through June 30, 2017. On July 1, 2017, your coverage through SilverScript begins provided you do not opt out of this coverage.

If you, your spouse or a dependent become eligible for Medicare *after* July 1, 2017, the newly Medicare-eligible member will receive a mailing from the GIC to enroll that person in the plan.

12. Q: Why are my spouse and I both getting information from SilverScript?

A: Medicare is an individual benefit. That means that every person has his or her own account with Medicare. Each person in your family who is eligible for Medicare will receive his or her own documents and his or her own ID card from SilverScript.

When you get your prescriptions filled, you need to make sure you use your own ID card and your spouse needs to use his or her own ID card to get his/her prescriptions filled.

13. Q: What happens to my spouse or my dependent who is covered on my plan but is not eligible for Medicare?

A: Your covered spouse and/or your covered dependent who is not eligible for Medicare will continue to be covered under the non-Medicare prescription drug plan. He or she should continue to use the same prescription drug ID card that he or she is currently using.

14. Q: I am enrolled in another Part D plan. What happens to that coverage?

A: You can be enrolled in only one Medicare prescription drug plan at a time. If you are enrolled in another Medicare prescription drug plan or a Medicare Advantage plan with or without prescription drug coverage, you will be disenrolled from that plan effective July 1, 2017.

Likewise, if you enroll in another Medicare prescription drug plan or a Medicare Advantage plan with or without prescription drug coverage, you will be disenrolled from the GIC-sponsored SilverScript plan. **If you are disenrolled from SilverScript, you will lose your GIC medical, prescription drug and behavioral health coverage.**

15. Q: I want to keep my non-GIC Part D plan – how do I do that?

A: In early May 2017 members of Harvard Medicare Enhance, Health New England MedPlus, and Tufts Medicare Complement will receive a mailing from SilverScript that will tell you how you can opt out of the plan. However, you may want to reconsider opting out of the plan because you will lose the additional coverage provided by the GIC. In other words, with the GIC-sponsored plan, you will have more coverage than a standard Medicare Part D plan.

16. Q: I am currently enrolled in another Part D plan and have no copays. When I transfer to SilverScript July 1, 2017, will I continue to have no copays?

A: If you are on Medicaid, receiving Extra Help from Medicare because you have low income, and/or are in another assistance program, you may continue to have no copays with the SilverScript plan as long as you qualify for the Extra Help program.

If you are not low income, your copays will be the same prescription drug copays as you pay now.

17. Q: What is Extra Help?

A: Extra Help is a Medicare program that helps individuals who have low income and resources to pay for prescription drug costs. For 2017, you may qualify if you have

- No more than \$18,090 in income or \$13,820 in resources for an individual
- No more than \$24,360 in income or \$27,600 in resources for a married couple

18. Q: How do I find out if I am eligible for Extra Help from Medicare?

A: If Medicare identifies you as a person who qualifies for Extra Help to pay for your prescription drug costs, you will receive a letter from Medicare or the Social Security Administration.

Some people automatically qualify for Extra Help, for instance if they have full Medicaid coverage, get help from Medicaid to pay their Part B premiums or if they receive Supplemental Security Income (SSI) benefits.

To see if you qualify for Extra Help, you can:

- Call Medicare at 1-800-MEDICARE (1-800-633-4227). TTY users should call 1-877-486-2048. Available 24 hours a day, 7 days a week.
- Go online at www.medicare.gov.
- Call Social Security Office at 1-800-772-1213 between 7 a.m. and 7 p.m., Monday through Friday. TTY users should call 1-800-325-0778.
- Go online at www.socialsecurity.gov/prescriptionhelp.

19. Q: How does Extra Help work with my GIC coverage?

A: If you qualify for Extra Help, your prescription drug costs will be reduced. Extra Help copays range from \$0 to 15% coinsurance. The Low Income Subsidy Rider, which will be included with your SilverScript ID card that you will receive in June, will tell you the exact amount of your copay or coinsurance in 2017.

You will pay the lower of:

- Your Extra Help copay or coinsurance
- Your GIC copay

20. Q: I am in a nursing home on Medicaid. The nursing home wants me to enroll in a Part D Plan different from SilverScript. What do I do?

A: You should choose the Medicare Part D plan that is best for you. You may want to check to make sure that the nursing home's pharmacy is a SilverScript network pharmacy. Keep in mind that if you opt out of the SilverScript plan, you will lose your GIC health plan.

21. Q: I am the retiree covered under the GIC and am already enrolled in a non-GIC Part D plan. Can my covered spouse enroll in the GIC SilverScript plan on his/her own?

A: No. The GIC does not offer spouse-only health coverage.

22. Q: What happens if I don't want to be enrolled in SilverScript? Can I keep my current prescription drug plan?

A: No. SilverScript is the prescription drug plan for Harvard Medicare Enhance, Health New England MedPlus, and Tufts Medicare Complement members beginning July 1, 2017. Your current prescription drug plan will no longer be available.

23. Q: If I don't want to be enrolled in SilverScript, can I enroll in one of the GIC's other Medicare plan options at this time?

A: You can change your health plan option during Annual Enrollment, which will end on May 3, 2017, for a coverage change effective July 1, 2017. However, effective July 1, 2017, all GIC Medicare plans include Medicare Part D coverage. Additionally, all GIC Medicare supplement plans – Harvard Medicare Enhance, Health New England MedPlus, Tufts Medicare Preferred, and UniCare OME – are administered by SilverScript.

24. Q: I have heard that there are different Medicare Part D stages. Is this something I need to worry about?

A: You do not have to worry about the different stages of Medicare Part D. The additional coverage provided by the GIC covers the gaps between Medicare Part D and your current coverage. Just remember that **you pay the same copay you currently pay** through all the Medicare Part D stages.

Once you reach Medicare's out-of-pocket \$4,850 maximum, you pay the **lower** of your current copay or Medicare's catastrophic coverage coinsurance or copayment.

25. Q: What do I have to pay when I get my prescription filled at a network pharmacy?

A: You pay your GIC Tier 1, Tier 2 or Tier 3 prescription drug copay whenever you get your prescription filled at network pharmacies.

26. Q: What is a formulary?

A: A formulary is a list of brand name and generic drugs covered by the plan. You will receive a list from SilverScript of the drugs covered by the Medicare Part D portion of the plan.

27. Q: What if my drug is not on the formulary I receive from SilverScript?

A: For drugs not listed on the formulary, call SilverScript at 1.877.876.7214, 24 hours a day, 7 days a week, to find out if it is covered. TTY users should call 711. Some drugs are covered through the GIC's additional coverage.

28. Q: What does the additional coverage from the GIC cover?

A: The additional coverage from the GIC fills the gap between the standard Medicare Part D plan and your current coverage:

- Paying the difference in cost between your current copay and what a standard Medicare Part D plan would pay. You have no deductible and no coverage gap or "donut hole."
- Covering drugs not on SilverScript's standard drug list or formulary
- Covering certain drugs that are not covered by Medicare Part D

29. Q: What are examples of drugs that are not covered by a standard Medicare Part D plan that will be covered under the GIC's extra coverage?

A: The following are examples of some of the drugs that will not be on the Part D formulary you receive in May from SilverScript, but will be covered by the GIC's extra coverage:

- Prescription drugs for anorexia, weight loss or weight gain
- Prescription drugs for the symptomatic relief of cough or cold
- Prescription vitamins and mineral products not covered by Part D
- Prescription drugs for treatment of sexual or erectile dysfunction
- Certain diabetic drugs and supplies not covered by Part D
- Prescription drugs for tobacco cessation
- Part B products, such as oral chemotherapy agents.

30. Q: What is a transition fill?

A: A transition fill is a 30 day fill for a medication that is not covered under the SilverScript Medicare Part D formulary. The first fill will be restricted to a 30-day supply for a medication that is not covered by the Medicare Part D formulary within the first 90 days the member is effective in a plan. Some drugs may be covered for a 90-day supply through your GIC benefit after the first 30-day supply is obtained. For further clarification on transition fill, or to see if you can acquire a 90-day supply after a transition fill, contact SilverScript.

31. Q: Which medications that may be covered under my current GIC Medicare plan will not be covered under the SilverScript program?

A: The SilverScript program does not cover Over-the-Counter (OTC) medications. OTC medications to treat conditions such as allergies (generic Allegra and Claritin) and heartburn (Nexium 24 hour) are not covered. The SilverScript plan also limits the dosing strength of sleeping agents (generic Restoril).

32. Q: What should I do if I get a letter from SilverScript saying that I am taking a drug that is not covered?

A: If your drug is not on the SilverScript formulary, SilverScript is required by Medicare to send you that letter, even if your medication is covered by the GIC.

Call SilverScript at 1.877.876.7214, 24 hours a day, 7 days a week; TTY users should call 711 to find out if your drug is covered.

33. Q: I am currently taking a generic medication and pay less than the Tier 1 copay. Will I continue to pay less than the GIC Tier 1 copay under the SilverScript program?

A: As always, if the actual cost of the drug is less than your copay, you pay the lower cost. However, for some members, the actual cost of their generic drug may be higher than it was through your current Medicare drug program. This difference in cost is due to SilverScript having a different drug list and pricing than your current Medicare drug program. Despite the difference in price, you will pay no more than the copay for that drug and in many cases your cost will still be less than the copay.

34. Q: Which pharmacies can I use?

A: You can use any SilverScript network retail and mail order pharmacies, as well as long-term care and home infusion pharmacies.

Visit SilverScript's website at gic.silverscript.com, or call SilverScript at 1.877.876.7214, 24 hours a day, 7 days a week, to find the network pharmacies near you. TTY users should call 711.

35. Q: What are preferred network pharmacies?

A: SilverScript has preferred network retail pharmacies where you can get up to a 90-day supply of your maintenance medications for the same copay as mail-order. Current preferred network pharmacies include CVS Pharmacy®, Longs Drugs (operated by CVS Pharmacy) and Navarro.

Visit SilverScript's website at gic.silverscript.com, or call SilverScript at 1.877.876.7214, 24 hours a day, 7 days a week, to find the preferred network pharmacies near you. TTY users should call 711.

36. Q: May I continue to get my prescriptions filled at a Veterans Affairs (VA) pharmacy?

A: VA pharmacies are not included in Medicare Part D plan networks. The federal government does not allow anyone to receive benefits from more than one government program at the same time.

However, if you are eligible for VA benefits, you may still use VA pharmacies under your VA benefits. Contact the VA Administration to find out the copay for the drugs you get filled at these facilities and also contact SilverScript for copays at participating SilverScript pharmacies so you can compare the two programs and determine the best option for you.

37. Q: May I get my prescriptions filled at a pharmacy that is not part of SilverScript's pharmacy network?

A: Yes, but prescriptions filled at out-of-network pharmacies are only covered in an emergency. If you have any questions about whether or not your prescription will be covered at an out-of-network pharmacy, call SilverScript at 1.877.876.7214, 24 hours a day, 7 days a week. TTY users should call 711.

If you use an out-of-network pharmacy, you will have to pay the full cost for your prescription and submit a paper claim (available at gic.silverscript.com) and your itemized receipt to SilverScript for reimbursement.

38. Q: I regularly travel overseas. Is there any preparation I should do in advance of leaving the country?

A: If you are traveling outside of the country, be sure to bring your prescription medications with you. Currently, Medicare Part D does not offer drug coverage outside of the country. You can call SilverScript at 1.877.876.7214, 24 hours a day, 7 days a week, and request a vacation override for up to a 90-day supply before leaving the country. TTY users should call 711.

39. Q: What happens if I need to get a prescription filled while I am out of the country?

A: If you are traveling and need to fill a prescription, you should pay for the medication and save the itemized receipt. When you return to the country, send the itemized receipt with the completed SilverScript claim form (available at gic.silverscript.com) to the GIC and we will arrange to have you reimbursed for the cost of the prescription minus your copay, as long as the prescription is a covered drug and within the requirements of the plan design.

40. Q: What is the Late Enrollment Penalty for Medicare Part D?

A: The Part D Late Enrollment Penalty (LEP) is the amount that Medicare requires a person to pay if he/she:

- Did not enroll in a Medicare prescription drug plan when first eligible for Medicare; or
- Did not have creditable prescription drug coverage – coverage at least as good as Medicare’s standard plan; or
- Had a break in coverage of more than 63 consecutive days.

41. Q: I have been covered on the GIC’s retiree Medicare health plan since I retired. Do I have to worry about the late enrollment penalty for Medicare Part D?

A: No, the GIC’s retiree prescription drug coverage has always met or exceeded Medicare Part D coverage standard and has therefore been considered creditable coverage. See your health plan handbook for a Creditable Coverage notice.

42. Q: What happens if I am contacted by SilverScript about a late enrollment penalty?

A: If SilverScript contacts you, they may need information about your past prescription drug coverage to send to Medicare. Please make sure you provide the information requested in the notice. You may also ask that any decision about your late enrollment penalty be reconsidered.

The GIC will pay any Medicare Part D late enrollment penalty for the 2017 transition to SilverScript. But if you decide to cancel your GIC coverage in the future and enroll in a non-GIC Medicare Part D plan, you will be responsible for the Medicare Part D late enrollment penalty.

43. Q: When do I need to get a prior authorization?

A: If you currently are taking a prescription drug that required a prior authorization, you may need to get a new prior authorization from SilverScript. You will also need a prior authorization if there is a “PA” next to your drug in the *Formulary (List of Covered Drugs)* that you will receive in your Welcome Kit in May.

If you are taking a drug that will require a prior authorization, you will receive a letter in May with instructions. If you have any questions, contact SilverScript at 1.877.876.7214. TTY users should call 711.

44. Q: What do I need to do if my drug can be covered under Part B or Part D?

A: Certain drugs may be covered under Part B for some medical conditions and under Part D for other medical conditions. If you take a drug that could be covered under Medicare Part B or Medicare Part D, you will have to get a Part B or Part D determination, a special kind of prior authorization, before the drug can be filled.

If this affects you, you will receive a letter in December with instructions on how to get the Part B or Part D determination. If you have any questions, contact SilverScript at 1.877.876.7214. TTY users should call 711.

45. Q: I take a maintenance medication and have refills remaining after July 1. What do I need to do?

A: Any eligible mail-order prescriptions with refills remaining will be transferred automatically to SilverScript and you won't need to do anything except order your refill through SilverScript when it's time to do so. If you have filled your maintenance medications at a retail pharmacy, and have open refills available on your prescription, show your new SilverScript ID card and the pharmacist will dispense the medication to you.

46. Q: What is Medication Therapy Management?

A: Medicare requires Medicare prescription drug plans to offer an optional, free service called Medication Therapy Management (MTM). If you take multiple medications, have a chronic condition or high drug costs, you may be invited to participate in a MTM program designed for your specific health issue. You may choose not to participate, but you should consider taking advantage of this free service. Contact SilverScript for additional details.

47. Q: Who do I call if I have any questions about Medicare Part D or SilverScript?

A: If you have any questions about Medicare Part D or SilverScript, or you want to find out if your drug is covered or the location of network pharmacies near where you live or you are traveling, contact SilverScript at 1.877.876.7214, 24 hours a day, 7 days a week. TTY users should call 711.

48. Q: Who do I contact if I have questions about eligibility, how to enroll in the plan or my monthly health plan premium?

A: If you have questions about eligibility, how to enroll in the plan, or your premium, contact the GIC at 1.617.727.2310 ext. 1, available 8:45 a.m. to 5:00 p.m., Monday through Friday. TTY users should call 711.